

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

|                                 |   |                           |
|---------------------------------|---|---------------------------|
| IN RE:                          | : | BK No.: 16-24303-cmb      |
| Denise Scolieri,                | : |                           |
|                                 | : |                           |
| Debtor                          | : | Chapter 13                |
| Denise Scolieri,                | : |                           |
|                                 | : | Related to Doc. No. 101   |
| Movant,                         | : |                           |
|                                 | : |                           |
|                                 | : |                           |
| Vs.                             | : | <b>ENTERED BY DEFAULT</b> |
| M&T Bank and                    | : |                           |
| Ronda J. Winnecour,             | : |                           |
| Chapter 13 Trustee, Respondents | : |                           |

**FINAL MORTGAGE MODIFICATION ORDER**

On September 15, 2021, the above named Debtor and Respondent, M&T Bank("Creditor") entered into a final modification (the "Final Modification"), **OUTSIDE OF the Court's *Loss Mitigation Program (LMP)***, with respect to the First mortgage on the Debtor's residence. The terms of the Modification require monthly payments in the amount of \$1,200.12 ("Final Modification Payments") to begin on October 1, 2021 and to continue in that amount for each month therefore until further notice of court. The terms of the final loan modification are as follows:

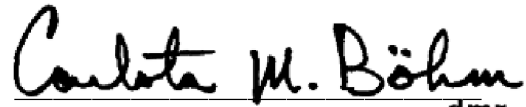
|                                      |              |
|--------------------------------------|--------------|
| Principal & interest payment amount: | \$662.96     |
| Escrow payment amount:               | \$537.16     |
| New Principal Balance:               | \$144,869.19 |
| Interest rate:                       | 4.625%       |
| New Maturity Date:                   | 9/1/2061     |

**AND NOW**, this 14th day of October, 2021 for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that: (1) The Chapter 13 Trustee is

authorized and directed to modify the distributions to the above-named Creditor in accordance with this Modification Agreement.

Case administrator to serve:

Debtor(s)  
Counsel for Debtor(s)  
[Counsel for Creditor]  
Ronda J. Winnecour, Esq. Ch 13 Trustee



Carlota M. Böhm <sup>dmr</sup>  
Chief United States Bankruptcy Court Judge

FILED  
10/14/21 4:42 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

In re:  
Denise A. Scolieri  
Debtor

Case No. 16-24303-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 14, 2021

User: dric  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Denise A. Scolieri, 911 Old Hills Road, McKeesport, PA 15135-2131 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2021 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor MEB Loan Trust IV c/o Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com   |
| Christopher M. McMonagle            | on behalf of Creditor M&T BANK cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com                  |
| Daniel Philip Jones                 | on behalf of Creditor Community Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com |
| Joseph A. Dessoye                   | on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com   |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |

District/off: 0315-2

User: dric

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Total Noticed: 1

Shawn N. Wright

on behalf of Debtor Denise A. Scolieri shawn@shawnwrightlaw.com  
wrightshawna@hotmail.com;wrightshawna49@gmail.com;wrightshawnaecf@gmail.com;molly@shawnwrightlaw.com

Steven P Kelly

on behalf of Creditor M&T BANK skelly@sterneisenberg.com bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

William E. Miller

on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 10